

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Daniel L. Kralik,)
Debtor) Case No. 24-70284-JAD
Chapter 13

Related to Docs. #2, 34 and 42

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change filed June 30, 2025

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated July 17, 2024
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 861.00 to \$961.00, effective July 2025; and/or the Plan term shall remain at 36 months per Order of Court Confirming Plan on Final Basis dated December 9, 2024.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Change dated June 30, 2025, is resolved per this Order. In addition, except with respect to the increased payment, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc No. 34 is incorporated herein.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 3rd day of July, 2025

Dated: 7/3/2025



Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
7/3/25 2:37 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Daniel L Kralik
Debtor

Case No. 24-70284-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 03, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db	+ Daniel L Kralik, 215 2nd Street, East Conemaugh, PA 15909-1827
15820265	+ Geraldine M. Linn, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15820266	+ Healthcare First Cu, 620 Howard Ave, Altoona, PA 16601-4804
15820272	+ TD Retail Card Services, P.O. Box 11956, Newark, NJ 07101-4956

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 03 2025 23:56:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15820261	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 04 2025 00:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15839430	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 04 2025 00:12:46	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
15820262	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 04 2025 00:11:55	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15820263	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 04 2025 00:11:45	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15820264	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 04 2025 00:00:30	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16428841	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 03 2025 23:56:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15824286	Email/PDF: resurgentbknotifications@resurgent.com	Jul 04 2025 00:11:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15841168	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 04 2025 00:00:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15820267	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 04 2025 00:12:35	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15820268	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 03 2025 23:56:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
16434101	Email/Text: nsm_bk_notices@mrcooper.com	Jul 03 2025 23:56:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
15820269	+ Email/PDF: cbp@omf.com	Jul 04 2025 00:01:19	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
16432579	Email/PDF: resurgentbknotifications@resurgent.com	Jul 04 2025 00:00:55	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC

District/off: 0315-7

User: auto

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Date Rcvd: Jul 03, 2025

Form ID: pdf900

Total Noticed: 21

15820270	+ Email/PDF: ais.sync.ebn@aisinfo.com	29603-0587
		Jul 04 2025 00:11:46 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15820271	+ Email/PDF: ais.sync.ebn@aisinfo.com	
		Jul 04 2025 00:01:16 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15823355	+ Email/Text: tdebn@credbankserv.com	
		Jul 03 2025 23:56:00 TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
TOTAL: 17		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth P. Seitz	on behalf of Debtor Daniel L Kralik thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven K. Eisenberg	on behalf of Creditor NATIONSTAR MORTGAGE LLC seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 6